



International Journal of Sciences: Basic and Applied Research (IJSBAR)

ISSN 2307-4531
(Print & Online)

<http://gssrr.org/index.php?journal=JournalOfBasicAndApplied>



Characteristics of Msme's Businessmen and Level of Utilizing Ict Facilities in Bandung and Bogor Areas

Vera Agustina Yanti^{a*}, Siti Amanah^b, Pudji Muljono^c, Pang Asngari^d

^a*Akademi Bina Sarana Informatika , Jatiwaringin 18, Jakarta ,Indonesia*

^{b,c,d}*Departemen Sains Komunikasi dan Pengembangan Masyarakat, Fakultas Ekologi Manusia, Institut Pertanian Bogor Jl Raya Dramaga Kampus IPB Dramaga Bogor-Jawa Barat 16680*

^a*Email: vera.vay@bsi.ac.id*

Abstract

The purpose of this research is to identify the profile of the region, the characteristics of the MSMEs businessmen in utilizing ICT facilities and to identify the utilization level of ICT facilities of MSMEs businessmen in Bandung Regency, Bandung City, Bogor Regency and Bogor City. The research was conducted in December 2016 until April 2017. The sampling technique was conducted by using disproportional stratified random sampling and the numbers of samples were 358 people from the total population of 3479 MSMEs' businessmen. The method of analysis used is descriptive method. The results showed that the average of MSMEs' businessmen who run the business and utilize ICT facilities is in productive age of 26-46 years with average education of high school. The average number of family dependents with approximately 1-6 family members, business experience of MSMEs businessmen ranging from 1 to 10 years, motivation level in using ICT facilities in high category and the cosmopolitan level is moderate. The Potential of Kabupaten Bandung, Kabupaten Bogor, Bogor City and Bandung City has strategic potential with economic advantage, innovative and creative business center and geographical position with potential tourism sector. Utilization level of ICT facilities dominated by many MSMEs businessmen who live in urban. The highest usage of applications is the hardware application such as a mobile device rather than using computer desktop.

Keywords: characteristics of MSMEs businessmen; utilizing level of ICT facilities; regional profile.

* Corresponding author.

1. Introduction

One of the indicators of competitive advantage for MSMEs in agriculture and non-agriculture is producing quality products efficiently and effectively. It is necessary that the MSMEs businessmen must be capable, have the skills and role of ICT to produce such products. This is in line with the research of the authors in [1] which states that the main prerequisites that must be fulfilled namely education, capital, technology and information. ICT is one of the first aspects to play a role in business activity. According to the authors in [2], ICT facilities will accelerate and simplify the communication process. The role of ICT as follows: (1) to support the readiness of businessmen in dealing with the free market situation, (2) tools capable of supporting the creation of maximum productivity and profitability. According to the authors in [3] one of the roles of information technology is the existence of E-commerce. Currently, E-commerce has become a very helpful system that is able to facilitate and accelerate the process of goods and services, but Indonesian MSMEs businessmen still have a low ability to utilize the application. In the end, MSMEs are less able to compete, because the intensity of utilization of ICT facilities is still low. BPS data in the the authors in [4] shows that from 17 million of MSMEs in the country only 75 thousand or about 22 percent of the total number of MSMEs that have websites. One of the inhibiting factors of businessmen in utilizing ICT facilities is the lack of capability due to the low level of education and the limited ability to apply ICT facilities, both in terms of information management and frequency of use. Management of information and frequency of use is to obtain high competence through skills. The factors that affect the competence or ability of individuals as follows, related to individual characters, motivation, and differences in behavior of each individual [5][6]. On the other hand the MSMEs businessmen are required to be able to master the technology and have the skills of using ICT facilities. The use of ICT facilities is adjusted to the needs of business activities. It is important for a business owner to master the technology, as for the skills of using ICT facilities adapted to the needs of current business activities. Currently, technological mastery skills are needed to simplify production and business marketing activities. The high ability of the utilizing ICT facilities is influenced by the role and the things that are attached to the individual of the business actor. The problems is the low utilization of ICT because the level of business actors in the control of ICT is still low, capital, the availability of ICT infrastructure facilities, and the potential ability of business actor region. In line with the authors in [7] research which states that technology facilities influence intention through mediated perceived behavior as control variables. The result of the research shows that there is indirect relationship (through perceived behavior control) between technology facilities and intention. Based on previous research related to technology support and intention, then made a hypothesis Technology support has a positive influence on user intention in using internal softwareMy QAS. Therefore, it is necessary to understand the potential of the economic area for development. This study reveals the profile of MSMEs businessmen in Bogor and Bandung area in utilizing ICT facilities in order to find out more about the profile of MSMEs businessmen in Bandung and Bogor, and also the intensity of ICT facilities utilization. Analysis and exposure the diversity of MSMEs businessmen profile is needed to get description about condition of intensity level in utilizing ICT facilities. This is related to the level of business competence fulfillment in utilizing ICT facilities as a reference and guidance of various strategies that can improve competence in utilizing ICT facilities. Based on the description above, the purpose of this study is to identify the characteristics of MSMEs businessmen profile, and the level of MSMEs businessmen in utilizing of ICT facilities.

2. Literature Review

According to the authors in [8] states that the age of the business actor is chronological age to start the business that has a longer career, and there is a certain age is considered a fulcrum to start a business that contribute to the motivation to really the business. Education in “Undang-Undang No 20 Tahun 2003” is defined as a conscious and planned effort to create an atmosphere of learning and learning process so that learners actively develop their potential of having spiritual power, personal control of intelligence and noble character. The formal education is education with schooling system with standardized characteristics of formal legalities, stage, length of study and there is a process of learning management and learning evaluation procedures. Non-formal education is any organized and systematic educational activity undertaken outside for certain sub-groups in the community, both adults and children. According to the authors in [9] the cosmopolitan nature of the individual is characterized by the degree of his relationship with the outside world and outside of his own social system. The length of using ICT facilities is the time period of business actors first utilizing ICT facilities until now used in business activities. The authors in [10] result shows that some respondents with older age have known ICT facilities and use ICT facilities longer than younger business actors. This shows that elderly of businesses actors have positive behavior towards the utilization of ICT facilities. According to the authors in [11] motivation is an impulse arising from one's self direction of the actors that begins the existence of an unsatisfied need. ICT infrastructure facilities owned by business actors is an important element in the utilization rate of ICT facilities. The authors in [10] also shows that the higher the availability of ICT facilities will increase the intensity of ICT utilization. Thus it can be said that there is a significant relationship of availability of infrastructure to the level of farmers knowledge.

3. Research Methode

This research was designed as a quantitative research. This research was conducted for 4 months December 2016 until April 2017. The research was conducted in Bandung Regency, Bogor Regency, Bogor City and Bandung City, with total population of 3479 respondents, slovin formula is used to determining the number of samples [12] with 5 percent standard error. The sampling technique used in this research is the technique of disproportioned stratified random sampling, determined by business region followed by business type. Based on the calculation of Slovin formula known the number of samples in this research were 358 people of MSMEs consisting of 26 MSMEs in Bogor Regency, 313 people of MSMEs in Bandung Regency, 10 people of MSMEs in Bandung City and 9 people of MSMEs in Bogor City. The types of data used in this research are primary and secondary data. Primary data comes from interviews, surveys, questionnaires, in-depth interviews, observations and FGDs, while secondary data are obtained from local government agencies of MSMEs. Types of research data include: (1) profile of MSMEs businessmen in agriculture and non-agriculture sectors, (2) data describing general condition of research area that is on respondent area of MSMEs in Bandung Regency, Bandung City, Bogor Regency and Bogor City.

Data analysis method used in this research is descriptive analysis through frequency distribution test with stages as follows: (1) (determine range (R)), (2) determine class number (k) ie class range: class interval, (3) determine class, (4) and determine the class frequency.

4. Result and Discussion

4.1. Characteristic of MSMEs Businessmen in utilizing ICT facilities based on demographic characteristics

4.1.1. Age of MSMEs Businessmen

MSMEs businessmen who utilize ICT facilities are grouped into 3 age groups, namely teenage, adult and elderly. The average business actor who utilizes ICT facilities is aged 24-46 years. This business actor is an active business actor in utilizing various of ICT facilities. According to the authors in [13] age contributes to improving individual capacity. Based on Table 1, it is concluded that most business actors who have young productive age are found in Bandung Regency area which is 74.1 percent and followed by Bogor Regency, 66.7 percent. The highest elderly age are found in the Bogor City which is 60 percent

4.1.2. Formal Education of MSMEs Businessmen

The level of formal education in the high category is in Bogor City area. A high level of education will affect the understanding of business actors in utilizing various of ICT facilities. If the level of formal education is low it will affect the use of various ICT facilities. This is in line with the research of the authors in [14] stating that education will improve competence or ability.

4.1.3. Non Formal Education of MSMEs Businessmen

Non-formal education by SME business actors living in Bandung City has 10 percent higher intensity of business actors from three other areas in training. In the category of rare intensity, there is in the Bogor City area. In this case, the frequency of training or non-formal learning activities rarely done among business actors in the area of Bandung City and Bogor City is mainly related to training the use of ICT facilities. The training program is conducted simultaneously with a central government event or program in collaboration with the local MSMEs Office training activities, and the proximity factor between the head of the business community group and the local MSMEs office officials so that the training can run. The authors in [15] research results show that training efforts on the use of ICT facilities are important to reduce the low literacy on the use of ICT facilities.

4.1.4. Cosmopolitan

The high cosmopolitan indicator is indicated when business actors are able to optimize the use of information sources for the progress of their business, as well as the high intensity of business actors in utilizing ICT facilities for business promotion activities and frequencies to make outgoing visits to seek information, generally from the four regions. According to the authors in [16] the individual's ethnosopolitical characteristic is characterized by the frequency and distance of travel and the utilization of mass media. In this case the highest category are found in the Bandung City as much as 70 percent because the MSMEs business community have a more open behavior, have a high awareness of the importance of technology and always willing to receive and seek access to new information with the development of advanced technology. On the other hand because the consumer behavior of Bandung City is actively in digital, which is characterized by reactive and interactive in seeking information to see the advantages and disadvantages of each product, thus encouraging business owners to actively always looking for new information.

One example is business actors engaged in the field of convection in Bandung has been actively operating the application of new programs for the purposes of business design. As for the low category of Bandung Regency business actors as much as 72 percent. This is due as follows (1) some of the people are educated only to the elementary school level who tend to lack awareness of the importance of accessing new information. (2) lack of ability to operate ICT facilities that bridge all the access to new information, (3) business actors do not understand and less aware of consumer behavior and consumer perception of technology currently.

Table 1: Profil of MSMEs Businessmen on Bandung and Bogor Area in Utilizing ICT Facilities

Sub Variables	Category	Bandung District(%) n=178	Bogor District(%) n=26	Bandung City(%) n=10	Bogor City (%) n=9
Age (year)	Teens(<20)	0.0	0	10	0.0
	Adults(20-46)	74.1	66.7	40	40
	Elder >47	25.9	33.3	50	60
Formal Education (year)	Primary(0-6)	20.9	11.1	0.0	20
	Secondary(9-12)	18.7	11.1	10	0
	Advance>12	60.4	77.8	90	80
Non Formal Education (frek/yea)	Rarely (<3)	94.6	85.2	90	100
	Medium(3-5)	3.8	3.7	10	0
	Often(>5)	1.6	11.1	0	0
Length of ICT Means Ownership (year)	Very Long (>16)	0	0	0	0
	Fairly Long (12-16)	0	0	0	0
	Lama (1-11)	100	100	100	100
The amount of ICT Means Ownership (unit)	Low (1-6)	100	100	27	80
	Medium (12-16)	0	0	0	0
	High (17)	0	0	0	20
Cosmopolitan (score)	Low	61.7	40.7	10	0
	Medium	24.7	22.2	10	60
	High	13.6	37.0	80	40
Motivation Rate (score)	Low	36.4	33.3	10	0
	Medium	44.9	44.4	60	100
	High	18.7	22.2	30	0

4.1.5. The Length of ICT Facilities Ownership

The indicator of the length of ICT facilities ownership, the average of four areas research are long categorized with a score of 100 percent. This is driven by the average of MSMEs businessmen who understand more about the importance of ICT facilities as one of the cellular facilities to communicate. The other thing that is the rapid development of the spread of ICT facilities and the higher awareness of the benefits of ICT facilities. This marks that the consumer behavior in the digital era is more cosmopolite. In terms of category ownership, the average

categorized is low in the four regions. With low ownership category as much as 1-5 units, and >6 units are moderate and high category. In the average, each business actor has more than 2 and less than 5 cellular facilities and has more than one ICT facilities. ICT facilities that used not only computers, laptops, but also utilize tablets to manage information and have a web for business activities to support their business. High category are found in the people of MSMEs Bogor City which the average population does not continue formal education until the level of further study, people's behavior is less understanding of the importance of technology, and the condition of the business actor is located in the demographic position of the valley and mountains. The result of the authors in [17] shows that the intensity of utilizing ICT is influenced by the high number of ICT facility ownership and the length of know and the utilization of ICT facilities.

4.1.6. Motivation

The motivation indicator of MSMEs businessmen to use ICT facilities of Bogor City shows that all respondents are motivated by using the highest ICT facilities as much as 100 percent, followed by the Bandung City as much as 60 percent. This can happen because (1) the demographic position of its territory, the community of MSMEs who live very close to the business center has a growing lifestyle and technological culture. This has become a daily necessity in the lives of residents in this region that encourages MSMEs businessmen to optimize the use of various ICT facilities, which not only mobile usage but computer software or laptop applications are also used in various business activities; and (2) the level of the important awareness of ICT benefits is high enough for the progress of its business. This is in line with the results of the authors in [18] which shows that the motivation of individuals using ICT especially the use of online facilities is due to intrinsic and extrinsic motivation. Intrinsic motivation is the pleasure, individual interest in the world of ICT to make purchases, while extrinsic is a boost in business entities to get valuable information especially to increase the number of orders for business actors. Similarly, the results of the authors in [19] shows that the motivation of individuals using ICT facilities is to ease communicate in the community or group more effectively, save time and cost. According to the authors in [20] also show the combination of features, content and experience of ICT users will encourage individuals using ICT.

4.1.7. The level utilization of ICT facilities of MSMEs businessmen in Bandung and Bogor Areas

Level of utilization of ICT facilities is closely related to the level of motivation, cosmopolitan and internal characteristics of MSMEs businessmen because the level of intensity utilization of ICT facilities will be influenced by intentions of interest and motivation. This is in line with the authors in [21] which shows that the individual's desire to use a system is determined by two beliefs, namely: (a) perceived usefulness, defined where one feels confident that using a system it will improve job performance. According to the authors in [22] also shows that the intensity of utilizing computer technology by business owners will have an impact on the use of technology in its business and impact on the performance of small companies. According to the authors in [23] indicates that the motivation to use ICT is due to the enjoyment that is felt high enough in the hedonic system of technology, in the form such as blogs and multimedia with high community interest. The results of the authors in [24] show that the adoption of internet technology in small companies is initiated by several stages: (1) corporate behavior based on motivation, customer related knowledge, market and technology opportunity,

perception, (2) market orientation, (3) cooperative behavior, (4) business development and (5) value chain configuration. The final estimate of the sequence series is aimed to gaining competitive advantage and having a competitive web.

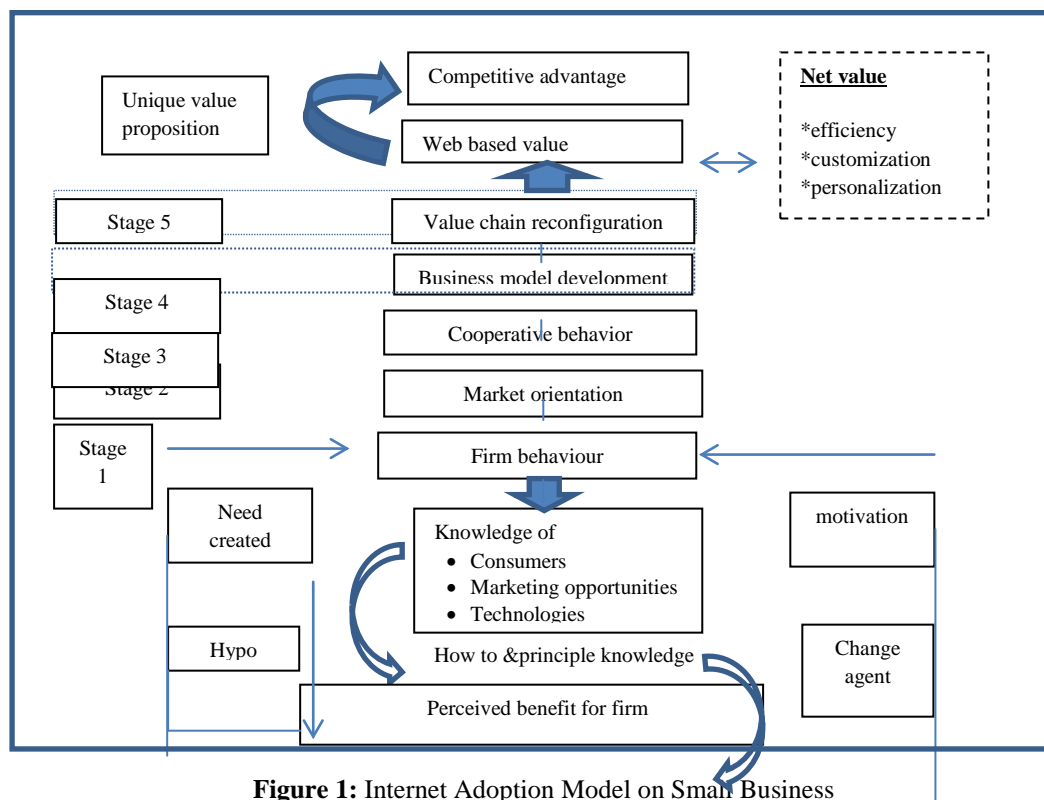


Figure 1: Internet Adoption Model on Small Business

Source : [24]

On the other hand, each individual MSMEs businessmen have different characteristics in using and utilizing ICT facilities that is a picture of the respondent population categorized as MSMEs business actors in operationalizing ICT facilities in every daily business activities This is shown in Table 2 of the level and type of utilization of ICT facilities by MSMEs businessmen. According the authors in [25] smartphone is internet_enable phone that manages personal digital assistant (PDA) function, for calendar function, address book and calculator. In line with the research of the authors in [26] and [27] which shows that smartphone users in MSMEs Depok City and young businessmen of Bandung City mostly use smartphone to promote production through existing applications on smartphone. This can happen because the smartphone facilities easier to use with a friendly design and many perceived benefits for business activities. The role of smartphones is very helpful for business actors to penetrate the market that is not only limited to the local market. On the other hand the highest conventional HP use on MSMEs business located in Bandung regency area as much as 44 percent, followed by MSMEs businessmen located in Bogor regency as much as 21 percent. Some of the respondents of MSMEs businessmen who have advanced adulthood have a low level of ability in the use of android HP. The highest used of laptop facilities by MSMEs are found in the Bandung City as much as 19 percent with the management of information in the operations of daily business activities, respondents prefer to access the internet using a laptop or notebook more than mobile phone. Then followed by Bogor regency, as much as 11 percent and users of the highest PC computer facilities are found in the Bogor City as much as 21 percent. The

highest tablet users are found in the Bandung city as much as 17 percent and followed by Bogor city as much as 14 percent.

Table 2: Profil level and type of utilization of ICT facilities MSMEs Businessmen in Bandung and Bogor Region.

Type of Utilization	Information	Areas			
	Utilization	.Bandung Regency (%)	Bogor Regency(%)	Bandung City (%)	Bogor City (%)
Utilization of Computer Software Facilities	Adop photoshop	57	41	29	43
	Corel Draw	30	38	29	29
	MS Photo	4	18	14	14
	Adop illustrator	9	3	29	14
Utilization of ICT Facilities in Business Activity	Promotion	21	12	17	16
	Production	6	9	11	13
	Business Adm.	11	6	14	6
	Financial	7	1	9	3
	Comunication	38	1	9	3
	Stuff Order	9	15	17	16
	Distribution	8	19	17	19
Utilization of Software Facilities in Handphone	BBM	21	4	14	5
	WA	20	12	17	22
	SMS	28	17	17	22
	Line	6	5	12	5
	Facebook	13	17	12	19
	Intagram	8	21	14	14
	Email	3	23	14	14
Utilization of Hardware Facilities in ICT	Smartphone	31	34	20	20
	Handphone konvensional	44	10	14	21
	Laptop	6	11	19	2
	Computer	7	10	14	21
	Tablet	3	11	17	14
	Radio TV	8	11	14	19
Utilization of Computer Software	Ms word	46	22	43	33
	Ms excel	27	35	43	27
	Ms Powerpoint	17	27	10	27
	Ms Acces	10	14	5	13

Business actors who use BBM application in the Bandung Regency as much as 21 percent, to send images to download images, as well as for promotion and communication activities with customers, followed by the Bandung city as much as 14 percent. In line with the authors in [28] known that the utilization of ICT by using the web is a means of dissemination of activities for culinary promotion media, tourist sites and cultural festivals. The MSMEs businessmen in Bogor City who use WA application is about 22 percent, followed by Bandung regency as much as 20 percent. This is because most respondents using WA can easily download images. In addition, WA application not only can be used to communicate but also be used to disseminate

information and create groups between communities of business actors and with customers. Business actors who use the highest number of SMS are found in the Bandung Regency as much as 28 percent. This happens because some business people rarely use HP android and find it easier to send a message to customers with sms using a keypad with a simpler feature that is easily understood. In addition, the ability of MSMEs businessmen to utilize android HP is also still low, especially for the elderly businessmen.

On the other hand the use of the line on HP facilities is low categorized. Businessmen rarely use this application because of difficulties in operationalizing with various features in the line application it self. This is in line with the authors in [29] which shows that Line usage for district businesses with the lowest percentage was found in the Surakarta region, while the highest user is in Bandung City. The highest facebook users was found in the Bogor City as much as 19 percent, because some respondents prefer to promote using facilities of facebook application. Promotion using facebook application is considered easier because it is easier to capture the community and customers.

In Facebook, products can be easily seen by the public and consumers in various market segments and easily open market access through this facility. The highest utilizing of instagram application by MSMEs Businessmen was found in the Bogor Regency. This can happen because MSMEs businessmen are easier in managing information using cellular facilities such as to offer products and transact through instagram, both the process of uploading and downloading images and disseminating product information. Besides that instagram is much cheaper and more efficient so that business actors can be easier to discuss directly with prospective customers. Email usage from each region has a higher percentage. The highest email user was found in the Bogor Regency. Respondents who liked the facilities of email to communicate with customers as much as 23 percent. The result of the authors in [30] and [31] shows that the reason for using social media such as Facebook, Instagram and email by most business actors with percentage of 86 percent and 93 percent, is because social media application can be easier to transact and attract consumers or society and also can strengthen product image. In addition, the ease to post makes the product more often uploaded.

Ms Word applications are widely used by business actors located in Bandung regency and Bogor regency. In the utilization of software applications on the computer for business activities is about 46 percent. This computer software application is used to make contracts, order stuff and communicate with customers. Ms Excel application is widely used business actor in Bandung, the average usage is to manage finances and inventory. Businessmen in Bandung has a high ability because the education is higher. MS access Application is rarely used by businessman that is only 21 percent and it's only used to searching data. For the production activity of stuff distribution process and order of stuff widely used business actor who come from Bandung City and followed by Bogor regency. Special program application is widely used by MSMEs businessman originating from Bandung regency, because business actors in the field of convection often use special programs to design clothes and embroidered processes on clothing.

5. Conclusion

Based on the result of the research indicate that data characteristic and information of MSMEs businessmen that

run their business, with average age between 24-45 year, level of formal education is up to junior high school. Business actors who finish education up to higher education level are MSMEs businessmen who lives in urban areas. The average motivation of business actors in using ICT facilities is quite high, especially the use of cellular facilities. The average level of cosmopolitan business actor is moderate. The utilization rate of ICT facilities is still categorized high for mobile phone usage, mainly used for communication and business transactions. Especially, the use of WhatsApp and SMS applications. This is due to the application that easy to use in communicating and transaction.

The average of computer utilization is still low in every business activity. MSMEs Businessmen experience is average 1- 10 years of entrepreneurship. The use of ICT averages is about 1-5 years, and the number of ownership of ICT facilities ranges from 1 to 5 units. MSMEs Businessmen who live in urban areas are categorized high in the utilization of ICT facilities. Because urban people or urban consumer mobility towards gadget is higher, people tends to be cosmopolitan while the consumers and MSMEs businessmen who live in Regency are only limited with conventional HP Technology.

References

- [1] Tambunan T. "Usaha Kecil dan Menengah di Indonesia". Jakarat [ID]: Salemba Empat. 2013.
- [2] Indrajit, "Konsep dan aplikasi e-business.Yogyakarta". Andi PressJaafar.2016 Memahami motivasi pengguna untuk terus menggunakan jaringan sosial. Jurnal komunikasi Malaysia Jurnal, 2016 jilid 32 (2) : 590-565. 2002.
- [3] Pratama. "E-Commerce, E-Business dan Mobile Commerce berbasiskan open source". Bandung. Informatika. 2015.
- [4] Tribunnews. Jumlah Pengguna Internet Indonesia.[internet][diunduh 2015 Desember].Tersedia pada : [Jambi.tribunnews.com]. 2015.
- [5] Zweel. Creating a Culture of Competence. New York: John Wiley & Sons, Inc.2000
- [6] Rifki .2012.Analisis Tingkat Penggunaan TeknologiInformasi dan Komunikasi pada usaha Kecil menengah Kabupaten Jepara. Jurnal Dinamika Ekonomi dan Bisnis , 9 (2):75-7
- [7] Ndubusi, Nelson Oly. "Factors Influencing E-learning Adoption Intention: Examining the Determinant Structure of the Decomposed Theory pf Planned Behaviour Contract". HERDSA 2004 Conference Proceedings : 252-262. 2004.
- [8] Bird BJ. Enterpreneurial Behaviour . Glenview, Illinois: Scot Foresman And Company Cognitive and Emotional Intellegence Competencies Through Graduate Management Education. Academy of managemnt journal on learning and education,. 1(2): 150-162. 1989.

- [9] Mardikanto T. Penyuluhan Pembangunan Pertanian. Sebelas Maret Surakarta [ID]:University Press. 1993.
- [10] Mulyandari RSH. "Cyber Sebagai Media Komunikasi dalam Pernerdayaan Petani Sayuran [Disertasi]". Bogor [ID] : Institut Pertanian Bogor. 2011.
- [11] Robbins . Organizational Behaviour, Global Edition.2014
- [12] Sevilla et.al. Pengaturan Metode Penelitian. Alih Bahasa oleh Alimudin Tuwu, Jakarta:UI Press.1993
- [13] Yunitasari. Analisis Penggunaan Dan Kebutuhan Teknologi Informasi Dan Komunikasi Pada Restoran Skala Kecil Di Jabodetabek.SNEMA 2015 Padang Indonesia. 2015
- [14] Cuganesan et al. "Intellectual Capital Reporting: A User Perspective , Academy of Accounting and Financial Studies". Spring International Conference. New Orleans. USA. 2006.
- [15] Praditya The Utilization of Information and Communication Technology (ICT) by Government in Rural Level.Jurnal Penelitian Komunikasi .17(2):2014
- [16] Mardikanto T. Penyuluhan Pembangunan Pertanian. Sebelas Maret Surakarta [ID]:University Press. 1993.
- [17] Nur . Degree of mastery and use of ICTs on accounting students of state universities. nominal journal.2 (1) :112-136.2013
- [18] Almour.The Effective Utilization Of Information and Communication Technology and Its Impact on Competitive Advantage. European Journal Of Scientific Research. Volume 9 (3) : 302-314.2009
- [19] Jafar . Memahami motivasi pengguna untuk terus menggunakan jaringan social . Jurnal Komunikasi Malaysian journal : Volume V no 2 November 2012: 590-565.2016
- [20] Saleh ..The Impact of Interactivity features in enhancing online communication satisfaction . Jurnal KomunikasiMalaysian Journal Of Communication.28(2):21-36.2012
- [21] Venkatesh, V. And Davis Fred D. "A Model of the Antecedents of Perceived Ease of Use: Development and Test. Decisions Sciences". Vol. 27/3. Summer 451-481. 1996.
- [22] Myers dan Kaplan . Global and Organizational discourse about Information Technology . Springer and Science Business Media.Spain.2002
- [23] Shu et. al. "The Roles of perceived enjoyment and perception in determining acceptance of multimedia on demand". The international Journal of Business and Information (1). 27-59. . 2008.

- [24] Jones et.al. Small firm Internet adoption: Opportunities forgone, a journey not begun. *Journal of Small Business and Enterprise Development* 10(3): 287–298.2003
- [25] Garry. “Discovery Computer Fundamental.3thed” .Terjemahan Salemba In fotek. Jakarta. 2007.
- [26] Malau. “Analisis Penggunaan Smartphone Bisnis UMKM menggunakan metode TAM studi kasus UMKM Kota Depok”. *Jurnal Widya Cipta*. Volume VIII.No 1 Maret 2016.;33-45. 2016.
- [27] Firdaus .Effektifitaspenggunaan smartphonedalam mendukung kegiatan bisnis pelaku usaha muda .Seminar Nasional IENACO.ISSN:2337-4349:316-322.2013
- [28] Praditya. The Utilization of Information and Communication Technology (ICT) by Government in Rural Level.*Jurnal Penelitian Komunikasi* .17(2):2014
- [29] Khalid. “Duta.com ISSN : 2086-9436” Volume 9 Nomor 1 September 2015, 43-54. . 2015.
- [30] Priambada. “Jumlah Pengguna Media Sosial pada UMKM. Seminar Nasional Sistem Informasi Indonesia”, 2-3 /11/2015. 2015.
- [31] Hadi.Et. al. “Pengguna Media Sosial apda UMKM”. *Jurnal Eca Cida*. Vol 1 no 1 Maret 2016 hal 30-39. 2016.